

SOUTHCREST FINANCIAL GROUP, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 2497202	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$58	\$53	-8.1%		
Loans	\$26	\$21	-17.2%		
Construction & development	\$2	\$2	-11.5%		
Closed-end 1-4 family residential	\$6	\$5	-20.9%		
Home equity	\$0	\$0	-22.5%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-46.7%		
Commercial & Industrial	\$2	\$1	-22.5%		
Commercial real estate	\$9	\$8	-10.6%		
Unused commitments	\$1	\$1	7.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$5	75.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$6	-14.7%		
Cash & balances due	\$16	\$15	-4.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$52	\$47	-9.3%		
Deposits	\$49	\$45	-9.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$6	\$6	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	10.4%	--		
Tier 1 risk based capital ratio	15.3%	17.9%	--		
Total risk based capital ratio	16.5%	18.8%	--		
Return on equity ¹	-24.5%	3.2%	--		
Return on assets ¹	-2.3%	0.3%	--		
Net interest margin ¹	3.8%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	19.7%	45.7%	--		
Loss provision to net charge-offs (qtr)	49.7%	31.3%	--		
Net charge-offs to average loans and leases ¹	7.7%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	14.8%	4.3%	1.7%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.7%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.3%	--
Commercial real estate	18.4%	0.0%	4.5%	0.9%	--
Total loans	10.3%	2.9%	1.9%	0.5%	--